

The Necklace

By Guy De Maupassant



Matilda Loisel

GENERAL INTRODUCTION:

“The Necklace”, is the story of a beautiful young woman born to a non-wealthy family; she marries but dreams of an affluent life. Unfortunately, these dreams of a different life eventually lead to her downfall.

The story tells us that one should not crave for luxuries. One must be satisfied with what one has. Desires lead to unhappiness. Moreover, we should never hide the truth.

ABOUT THE AUTHOR:

Guy de Maupassant (5 August 1850 – 6 July 1893) was a 19th-century French author, remembered as a master of the short story form, who depicted human lives, destinies and social forces in disillusioned and often pessimistic terms.

SUMMARY:

Matilda Loisel, the central character, lived in a small flat with her husband who worked as a clerk for the Minister of Education. Matilda was a very pretty young lady. Neither did they live a luxurious life nor were they poor. Matilda was very unhappy because she always thought that she was born for all luxuries in the world but she had to live a petty and simple life.

Her husband brought an invitation to a dinner party organized by his office. He thought his wife would be excited but instead, she was upset.

She complained that she had nothing suitable to wear to such a great occasion. Her husband generously agreed to give her four hundred francs to get herself a dress. Matilda became anxious about the party. On asking, she told her husband that she had no jewellery with her gown. He suggested that perhaps she could borrow something from her friend Jeanne Forestier. Jeanne heard her story of distress and she generously opened her box of jewels. Matilda borrowed a sparkling diamond necklace.

Matilda and her husband attended the party and had a great time. Matilda looked very pretty, elegant, and graceful. Everyone at the party noticed her and they all wanted to be introduced to her. She was so glorified by her beauty that she became very careless. They arrived home in the early hours of the morning. When Matilda viewed her glory in the mirror, she realized the necklace was missing. They searched for it everywhere in the house. They wondered if it fell in the cab that brought them home but neither of them had noticed its number. Matilda’s husband went out to search the streets but returned empty-handed. He also went to the policeman and to the cab offices to raise a complaint. He advertised in the newspaper and offered a reward. To buy some time from Jeanne, Matilda wrote a letter that she broke the clasp of the necklace and so she sent it for repair. In the meantime, they found a similar kind of necklace. The cost of

the necklace was thirty-six thousand francs. Her husband inherited eighteen thousand francs from his father and he borrowed the rest of the amount from the moneylenders. Finally, they purchased the necklace and Matilda gave it to Jeanne who did not care to look at it.

Matilda's life changed dramatically in the next ten years. They moved to a much smaller apartment where she cooked and cleaned herself. Her husband did multiple jobs and she also did other work to pay all the money they had borrowed. After ten years, they were able to pay all the money back but by then Matilda had aged a lot.

One day, Matilda met Jeanne Forestier. She decided to confess the truth about the necklace. Jeanne was surprised to see Matilda's state. Matilda told her that she had lost the necklace that she borrowed from her and had to pay a huge amount for the replacement. Jeanne was shocked to hear the entire story behind the necklace and she confessed that the necklace Matilda borrowed was a fake, which was not more than worth five hundred francs.

सारांश:

मटिल्डा लोइसेल, केंद्रीय चरित्र, अपने पति के साथ एक छोटे से फ्लैट में रहती थी, जो शिक्षा मंत्री के लिए एक क्लर्क के रूप में काम करता था। मटिल्डा बहुत सुंदर युवती थी। न तो वे विलासितापूर्ण जीवन जीते थे और न ही

वे गरीब थे। मटिल्डा बहुत दुखी थी क्योंकि वह हमेशा सोचती थी कि वह दुनिया की सभी विलासिता के लिए पैदा हुई है लेकिन उसे एक छोटा और सादा जीवन जीना था।

उनके पति उनके कार्यालय द्वारा आयोजित एक डिनर पार्टी के लिए निमंत्रण लाए थे। उसने सोचा कि उसकी पत्नी उत्साहित होगी लेकिन इसके बजाय, वह परेशान थी। उसने शिकायत की कि इतने बड़े अवसर पर पहनने के लिए उसके पास कुछ भी उपयुक्त नहीं था। उसका पति उदारता से उसे चार सौ फ्रैंक देने के लिए सहमत हो गया जो उसने खुद को एक पोशाक पाने के लिए एक नई राइफल खरीदने के लिए बचाया था। मटिल्डा पार्टी को लेकर चिंतित हो गई। पूछने पर उसने पति से कहा कि उसके गाउन के साथ कोई ज्वेलरी नहीं है। उसने सुझाव दिया कि शायद वह अपने दोस्त जीन फॉरेस्टियर से कुछ उधार ले सकती है। जीन ने अपने संकट की कहानी सुनी और उसने उदारता से अपने गहनों का बक्सा खोल दिया। मटिल्डा ने एक चमकदार हीरे का हार उधार लिया।

मटिल्डा और उनके पति ने पार्टी में शिरकत की और खूब मस्ती की। मटिल्डा बहुत सुंदर, सुरुचिपूर्ण और सुंदर लग रही थी। पार्टी में सभी ने उसे देखा और वे सभी उससे मिलवाना चाहते थे। वह अपनी सुंदरता से इतनी महिमामंडित थी कि वह बहुत लापरवाह हो गई। वे सुबह तड़के घर पहुंचे। जब मटिल्डा ने आईने में अपनी महिमा देखी, तो उसने महसूस किया कि हार गायब है। उन्होंने घर में हर जगह इसकी तलाश की। उन्हें आश्चर्य हुआ कि क्या वह कैब में गिर गई जो उन्हें घर ले आई, लेकिन उनमें से किसी ने भी इसका नंबर नहीं देखा। मटिल्डा का पति सड़कों पर तलाशी लेने निकला लेकिन खाली हाथ लौट आया। वह शिकायत करने के लिए पुलिसकर्मी और कैब कार्यालयों में भी गया। उसने अखबार में विज्ञापन दिया और इनाम

की पेशकश की। जीन से कुछ समय लेने के लिए, मटिल्डा ने एक पत्र लिखा कि उसने हार की अकड़ तोड़ दी और इसलिए उसने इसे मरम्मत के लिए भेज दिया। इस दौरान उन्हें एक समान प्रकार का हार मिला। हार की कीमत छत्तीस हजार फ्रैंक थी। उसके पति को अपने पिता से अठारह हजार फ्रैंक विरासत में मिले और उसने शेष राशि साहूकारों से उधार ली। अंत में, उन्होंने हार खरीदा और मटिल्डा ने इसे जीन को दे दिया, जिसने इसे देखने की परवाह नहीं की।

अगले दस वर्षों में मटिल्डा का जीवन नाटकीय रूप से बदल गया। वे एक बहुत छोटे अपार्टमेंट में चले गए जहां उसने खाना बनाया और खुद को साफ किया। उनके पति ने कई काम किए और उन्होंने उधार लिए गए सभी पैसे का भुगतान करने के लिए अन्य काम भी किए। दस साल बाद, वे सारे पैसे वापस करने में सक्षम हो गए लेकिन तब तक मटिल्डा की उम्र काफी बढ़ चुकी थी।

एक दिन मटिल्डा की मुलाकात जीन फॉरेस्टियर से हुई। उसने हार के बारे में सच्चाई कबूल करने का फैसला किया। मटिल्डा की हालत देखकर जीन हैरान रह गई। मटिल्डा ने उसे बताया कि उसने वह हार खो दी है जो उसने उससे उधार लिया था और उसे बदलने के लिए एक बड़ी राशि का भुगतान करना पड़ा। हार के पीछे की पूरी कहानी सुनकर जीन चौंक गई और उसने कबूल किया कि मटिल्डा ने जो हार उधार लिया था वह नकली था, जिसकी कीमत पांच सौ फ्रैंक से अधिक नहीं थी।

**Grand-
jewellery-
borrows-
pretty-
destiny-
distinguished-**

**incessantly-
delicacies-
luxuries-
shabby-
tortured-
tureen-
delighted-
potpie-
elegant-
exquisite-
despair-
elated-
Inscribed-
spitefully-
murmuring-**

**irritated-
declared-
impatiently-
stammered-**

**stupefied-
dismay-
violent-
vexation-
colleague-
grieved-
reflected-
immediate-**

**glorious,
ornament,
owes,
beautiful,
luck,
marked out,
typical,
continuously,
tenderness,
comforts,
ugly,
tormented,
a dish,
pleased,
a sweet bread,
graceful,
marvellous,
hopelessness,
proudly
imprinted,
with jealousy,
speak in low
voice,
offended,
announced,
restlessly,
spoke with
halts,
shocked,
grief,
outrageous,
irritation,
co-worker,
pained,
meditated,
instant,**

exclamation-	surprise,	Advertisement-	public
hesitating-	doubting		announcement,
Exactly-	nearly,	state-	condition
larks-	small singing	bewilderment-	perplexity,
	bird,	frightful-	horrible,
adorn-	to beautify,	repaired-	mended,
chic-	fashionable,	dictated-	spoke loudly,
convinced-	assured firmly,	replace-	to substitute
humiliating-	degrading,	[PAGE 44] :	
uttered-	pronounced	Perceive-	to see minutely,
distress-	sorrow/trouble,	substitution-	replacement,
closet-	private room	horrible-	terrible,
admirable-	praiseworthy,	heroically-	bravely,
workmanship-	skill in doing	lodgings-	temporary
	some work,		habitation,
ecstatic-	very delightful,	odious-	hateful,
certainly-	definitely	haggling-	quarreling over
Embraced-	folded in the		prices,
	arms,	restored-	paid back,
passion-	a strong	awry-	with twists,
	emotion,	flattered-	false praise,
the ball-	group-dance,	approached-	went near,
enthusiasm-	high spirit,	recognise-	to identify,
salons-	decorated	astonishment-	amazement
	rooms,	[PAGE 45] :	
wraps-	shawls,	Miserable-	wretched,
detained-	stopped,	loaned-	owed,
descended-	came down,	decently-	with respect,
hailing-	calling,	content-	satisfied
coachman-	tonga driver,		
carriage-	tonga,		
wearily-	much tired,		
removed-	took off,		
shivering-	trembling		

KEY WORDS:

Error- a mistake.

Clerk- a person employed in an office or bank to keep records, accounts, and undertake other routine administrative duties.

Dowry- an amount of property or money brought by a bride to her husband on their marriage.

Petty- of little importance; trivial.

Incessantly- without interruption; constantly.

Delicacies- fineness or intricacy of texture or structure.

Shabby- in poor condition through long use or lack of care.

Tureen- a deep covered dish from which soup is served.

Pot pie- a savoury pie baked in a deep dish, typically with a top crust only.

Elegant- graceful and stylish in appearance or manner.

Exquisite- extremely beautiful and delicate.

Marvellous- causing great wonder; extraordinary.

Convent- a school attached to and run by a convent.

Elated- make (someone) ecstatically happy.

M.- Mr. in french

Mme.- Mrs. in french

Delighted- feeling or showing great pleasure.

Spitefully- showing or caused by malice.

Murmuring- a low or indistinct continuous sound.

Stammered- speak with sudden involuntary pauses and a tendency to repeat the initial letters of words.

Stupefied- make (someone) unable to think or feel properly.

Dismay- concern and distress caused by something unexpected.

Weeping- shedding tears.

Vexation- the state of being annoyed, frustrated, or worried.

Affair- an event or sequence of events of a specified kind or that has previously been referred to.

Colleague- a person with whom one works in a profession or business.

Grieved- feel intense sorrow.

Francs- the basic monetary unit of France, Belgium, Switzerland, Luxembourg, and several other countries

Pale- light in colour or shade; containing little colour or pigment.

Larks- a bird

Anxious- feeling or showing worry, nervousness, or unease about something with an uncertain outcome

Vexed- annoyed, frustrated, or worried

Adorn- make more beautiful or attractive.

Stricken- seriously affected by an undesirable condition or unpleasant feeling.

Chic- elegantly and stylishly fashionable.

Shabby- in poor condition through long use or lack of care.

Midst- in between

Admirable- arousing or deserving respect and approval.

Satin- a smooth, glossy fabric, usually of silk, produced by a weave in which the threads of the warp are caught and looped by the weft only at certain intervals.

Ecstatic- feeling or expressing overwhelming happiness or joyful excitement.

Embraced- hold (someone) closely in one's arms, especially as a sign of affection.

Elegant- graceful and stylish in appearance or manner.

Enthusiasm- intense and eager enjoyment, interest, or approval.

Admiration- respect and warm approval.

Salons- a reception room in a large house.

Furs- the short, fine, soft hair of certain animals.

Detained- keep (someone) from proceeding by holding them back or making claims on their attention.

Descended- move or fall downwards.

Hailing- (of a large number of objects) fall or be hurled forcefully.

Coachmen- a driver of a horse-drawn carriage.

Shivering- shaking slightly and uncontrollably as a result of being cold, frightened, or excited.

Nightfall- the onset of night; dusk.

Wearily- with extreme tiredness.

Cloak- a sleeveless outdoor overgarment that hangs loosely from the shoulders.

Cast down- sad or worried

Gown- a long elegant dress worn on formal occasions.

Bewilderment- a feeling of being perplexed and confused.

Frightful- very unpleasant, serious, or shocking.

Clasp- grasp (something) tightly with one's hand.

Dictated- state or order authoritatively.

Chaplet- a garland or circlet for a person's head.

Ruinous- disastrous or destructive

Usurers- a person who lends money at unreasonably high rates of interest.

Latter – denoting the second or second mentioned of two people or things.

Frigid- stiff or formal in behaviour or style.

Perceive- become aware or conscious of (something); come to realize or understand.

Substitution- the action of replacing someone or something with another person or thing.

Necessity- the state or fact of being required.

Frightful- very unpleasant, serious, or shocking.

Lodgings- temporary accommodation.

Attic- a space or room inside or partly inside the roof of a building.

1. The Necklace

By Guy de Maupassant

2. Setting: Paris, France at close of the 19th century

3. Theme: • Greed • Deceptive appearance • Be happy with what you have.

4. Characters: Madame Mathilde Loisel: As a young, married woman, Madame Loisel is pretty and charming, but her vanity makes her feel entitled to more than what she has. In fact, because of her looks, she believes Fate has made a mistake, that she was destined for more.

Monsieur Loisel: He is Mathilde's husband. He is content with the small pleasures of his life but does his best to meet Mathilde's demands and assuage her complaints. He loves Mathilde immensely but does not truly understand her

Madame Forestier: She is Matilda's rich friend. She is polite to Matilda, but Matilda is envious of her money. There is nothing unique about her; it is the necklace that she lends to Matilda for the party that altered her life.

5. Plot Outline:

Madame Loisel was invited to go to a party by her husband.

Madame Loisel was sad that she had nothing to wear so her husband gave some money to get a dress.

She was still upset that she had no jewels to wear so she decided to borrow some from her friend, M Madame Forestier.

Madame Loisel borrowed a necklace and lost it.

Madame Loisel and her husband found a necklace in the store that looked just like the first one and got it, paying off for 10 years.

Madame Loisel met Madame Forestier in the park and she told Loisel that her necklace was fake throughout..

6. Conflict: Mathilda loses Forestier's necklace and can't find it.

7. Conclusion: The story tells us that one should not crave for luxuries. One must be satisfied and content with what one has. Desires lead to unhappiness. Moreover, we should never hide the truth.

Odious- extremely unpleasant; repulsive.

Haggling- dispute or bargain persistently, especially over the cost of something.

Sous- small value coin in France

Crude- in a natural or raw state; not yet processed or refined.

Awry- out of the normal or correct position

Pails- a bucket.

Flattered- lavish praise and compliments on (someone)

Singular- denoting or referring to just one person or thing.

Astonished- greatly surprised or impressed; amazed.

Personage- a person (used to express importance or elevated status).

Recall- bring (a fact, event, or situation) back into one's mind; remember.

Loaned- lend (a sum of money or item of property).

Decently- in a way that conforms with generally accepted standards of respectable or moral behaviour.

Content- in a state of peaceful happiness.

MCQ:

1. What did Matilda's friend say when she was told the entire story?

- (a) she was angry
- (b) she hated her for that
- (c) she cursed her
- (d) she told that hers were false

Ans. (d)

2. How long did the struggle continue for?

- (a) 6 months
- (b) 1 year
- (c) 2 years
- (d) 10 years

Ans. (d)

3. How did they pay for the new jewels?

- (a) using the money given by his father
- (b) borrowing
- (c) her money
- (d) both 1 and 2

Ans. (d)

4. What did they do as an attempt to find the necklace?

- (a) he went looking for it
- (b) went to the police
- (c) posted an advertisement for it offering a reward
- (d) all of these

Ans. (d)

5. What did Matilda do there?
- (a) danced with enthusiasm
 - (b) intoxicated with pleasure
 - (c) thought of all the admiration
 - (d) all of these

Ans. (d)

6. What solution did Loiseles come up to?
- (a) wearing natural flowers in the name of jewels
 - (b) asking her friend to lend some of her jewels
 - (c) buy some new jewellery
 - (d) none of the above

Ans. (b)

7. What seemed like the next problem to Matilda?
- (a) not finding a dress good enough
 - (b) having no jewels
 - (c) there was no problem
 - (d) none of the above

Ans. (b)

8. What was Mr Loisel planning to do with the money he had saved?
- (a) buy her a dress
 - (b) buy a gun for himself
 - (c) invest somewhere
 - (d) all of these

Ans. (b)

9. What do you mean by the word "dismay"?
- (a) shock
 - (b) surprise
 - (c) concern
 - (d) all of these

Ans. (d)

10. What do you mean by the word "stupefied"?
- (a) make someone unable to think
 - (b) make someone to think
 - (c) to think
 - (d) none of the above

Ans. (a)

11. Who did he receive an invitation from?
- (a) the Minister of Public Instruction

- (b) the Minister of Public Health
- (c) the Minister of Public Safety
- (d) the Minister of Public Education

Ans. (a)

12. What did she dream of while having dinner?

- (a) elegant dinner
- (b) exquisite food
- (c) marvelous dishes
- (d) all of these

Ans. (d)

13. What is the actual state of her family?

- (a) rich (b) middle-class
- (c) poor (d) wealthy

Ans. (c)

14. She always remained _.

- (a) happy (b) unhappy
- (c) fulfilled (d) grateful

Ans. (b)

15. Who is the author of the story "The Necklace"?

- (a) HG Wells
- (b) Robert W. Peterson
- (c) Guy De Maupassant

- (d) None of the above

Ans. (c)

16. Did Mrs Loisel come to know the real cost of the necklace?

- (a) yes (b) no
- (c) may be (d) may not be

Ans. (a)

17. How much time did they take to repay the loan?

- (a) two years
- (b) five years
- (c) ten years
- (d) twenty years

Ans. (c)

18. What change came in the life of Loisels after raising a big loan?

- (a) they sent away the maid
- (b) they changed their lodgings
- (c) they rented some rooms in an attic
- (d) all of the above

Ans. (d)

19. Did they find the lost necklace?

- (a) yes (b) no
- (c) may be (d) not known

Ans. (b)

20. When did Mr and Mrs Loisel return home from the ball?

- (a) at 2 a.m. (b) at 3 a.m.
- (c) at 4 a.m. (d) at 5 a.m.

Ans. (c)

21. How did Mrs Loisel perform at the ball?

- (a) she had great success
- (b) none noticed her
- (c) she did not enjoy the ball
- (d) all of the above

Ans. (a)

22. From where did Mrs Loisel borrow the necklace?

- (a) Mme Hillary
- (b) Mme Forestier
- (c) Mme Many
- (d) Mme Anne

Ans. (b)

23. Why did Mrs Loisel throw the invitation spitefully?

- (a) she had no jewellery to wear
- (b) she had not any beautiful dress to wear
- (c) she did not like parties
- (d) both (a) and (b)

Ans. (d)

24. One day Mr Loisel received an invitation from:

- (a) the Minister of Health
- (b) the Minister of Home Affairs
- (c) the Minister of Sea Affairs
- (d) the Minister of Public Instruction

Ans. (d)

25. What did Matilda suffer from?

- (a) delicacies
- (b) luxuries
- (c) poverty
- (d) all of the above

Ans. (c)

SHORT ANSWER QUESTIONS:

1. What kind of a person is Mme Loisel – why is she always unhappy?

Ans. Mme Loisel was a pretty young lady born in a family of clerks. She felt that she was born for all the delicacies and luxuries. Instead, she had to live a simple and economical life. She completely disliked her circumstances. This made her angry and unhappy.

2. What kind of a person is her husband?

Ans. Her husband was a clerk in the office of the Board of Education. Unlike Mme Loisel, he was content with his life. While Mme Loisel used to suffer thinking about luxuries and delicacies, he could derive great sense of satisfaction even from a humble 'pot pie'. He was also a loving husband, as is seen from his behavior towards his wife. He readily parted with the four hundred francs that he had saved to buy a gun, so that Mme Loisel would be able to wear a nice dress to the Minister's ball. This shows that his wife's happiness was more important to him.

3. What fresh problem now disturbs Mme Loisel?

Ans. After buying a pretty dress, Mme Loisel was bothered by yet another problem. She had no jewel to adorn herself with. She said she would have a poverty-stricken look. Her husband suggested that she should wear some natural flowers. However, she refused and said that there was nothing more humiliating than to have a shabby air in the midst of rich women.

4. How is the problem solved?

Ans. Mme Loisel's husband solved this problem. He told his wife to request her friend, Mme Forestier, to lend her some jewels. When she went to Mme

Forestier, the latter brought a jewel case, so that Mme Loisel could choose whichever jewels she liked.

5. What do M. and Mme Loisel do next?

Ans. When M. and Mme Loisel realized that the necklace was missing, they tried finding out where she could have lost it. They concluded that it could have been dropped in the cab. They did not know its number. Therefore, Loisel went over the track where they had walked. When he found nothing, he went to the police and to the cab offices. He even put an advertisement in the newspapers, offering a reward. He then asked Matilda to write a letter to Mme Forestier, explaining that she had broken the clasp of the necklace and would get it repaired. This gave them time to find the necklace. However, they eventually decided to replace the necklace with a new one.

6. How do they replace the necklace?

Ans. Loisel asked Matilda to write a letter to Mme Forestier, explaining that she had broken the clasp of the necklace and would get it repaired. They found a chaplet of diamonds in a shop of the Palais-Royal. This necklace seemed to be exactly like the one that had

been lost. They could buy it for thirty-six thousand francs. Loisel had eighteen thousand francs, which his father had left him. He borrowed the rest from various sources. Finally, he bought the necklace and gave it to Matilda for her to take it back to Mme Forestier.

7. The course of the Loisel's life changed due to the necklace. Comment.

Ans. It takes Loiseles a decade to pay back the money they borrowed to buy the necklace. And, it changed everything for them. They had to move to the poorest quarters of the city. With no maids or assistance, Matilda had to cook, clean, mend, sew, bargain with the grocer and butcher to save every sou just for mere survival. The husband had to work in the evening and night to pay their debt. In this way, the course of the Losiel's life changed due to the necklace.

8. What was the cause of Matilda's ruin? How could she have avoided it?

Ans. Matilda's pride and her materialistic aspirations coupled with her dishonesty pave the way for her ruin. She could have avoided it by learning to accept her current situation and being content with what she had.

9. What would have happened to Matilda if she had confessed to her friend that she had lost her necklace?

Ans. Truth and honesty would have saved Matilda from her doom. If only she had been courageous enough to confess to her friend the truth of the necklace, she would have come to know that it was a fake one that cost a mere five hundred francs. She would not have Spent her husband's entire inheritance and borrowed eighteen thousand francs to pay for its replacement. In fact, she would have saved herself and her husband from ten long years of crushing poverty, misery and back breaking labour.

LONG ANSWER QUESTIONS:

1. Why did Matilda's husband go out into the cold night, minutes after returning from the ball ? Was he successful in his purpose ?

Ans. On returning from the ball, Matilda noticed that the necklace, which she had borrowed from Madame Forestier, was missing. They searched for the necklace everywhere. Matilda's husband went out into the cold night searching for the lost necklace. He went on foot over the route, filed a police complaint, enquired cab offices and even put an advertisement in newspapers,

offering a reward. Despite this, all his efforts went in vain. He was not able to find the lost necklace.

2. What did Loisel do to replace the necklace ?

Ans. Loisel had to pay thirty six thousand Francs for the new necklace. To replace the lost necklace, Loisel used eighteen thousand francs which were set aside by Mr. Loisel's father. The remaining-amount was borrowed from moneylenders. In order to repay the borrowed money they went without a maid and Matilda did all the household chores whereas Mr. Loisel even worked overtime. In this way, they led a miserable life just to collect enough money to replace the lost necklace.

3. What was the cause of Matilda's ruin ? How could she have avoided it ?

OR

What could have happened to Matilda if she had confessed to her friend that she had lost her necklace ?

Ans. Matilda was a pretty, young lady who was always unhappy with her life. For the party she had borrowed a necklace. She lost the necklace of Mrs. Forestier. Losing of the necklace was the cause of her ruin. It forced them to spend their saved amount as well as to borrow eighteen thousand francs. She could have easily avoided her ruin if she had confessed the truth to Mrs. Forestier.

Matilda had borrowed a necklace from her friend Madame Forestier to wear to the party. It was a beautiful one and Matilda, a pretty woman, became the center of attraction at the party. All this happiness was short-lived because on reaching home, she discovered that she had lost it. All her efforts to find it were in vain. She and her husband borrowed huge sums of money to replace the necklace and henceforth faced a miserable life. On the other hand, if she had confessed to her friend that she had lost the necklace and had apologized she might have saved her family from a lot of miseries as the necklace was not even worth 500 francs in reality.